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CERTIFICATION UNDER 37 CFR 1.10

I hereby certify that this Transmittal Letter and the papers indicated as being transmitted therewith are being deposited with the United States Postal Service on this date shown below in an envelope as "Express Mail Post Office to Addressee" under the below indicated Mailing Label Number, addressed to: Box PCT, Assistant Commissioner for Patents, Washington, D.C. 20231.

Mailing Label No.: EJ464632791US

Deposit Date: March 26, 1999

Name: Diane M. Hixson

ATTORNEY's DOCKET No. DYOUNP0185US

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
(DO/EO/US)**

In re national phase of:

Applicant(s): Richard Billingsley
International Application No.: PCT/GB97/02512
International Filing Date: 17 September 1997
Priority Date Claimed: 26 September 1996
Title of Invention: IMPROVEMENTS RELATING TO ELECTRONIC
TRANSACTIONS

**TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED
OFFICE (DO/EO/US) CONCERNING ENTRY INTO U.S. NATIONAL
PHASE UNDER 35 U.S.C. 371**

Box PCT
Assistant Commissioner for Patents
Washington D.C. 20231

Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information under 35 U.S.C. 371:

1. This express request to immediately begin national examination procedures (35 U.S.C. 371(f)).
2. The U.S. National Fee (35 U.S.C. 371(c)(1)) and other fees (37 CFR 1.492) as indicated below.

3. A copy of the International application (35 U.S.C. 371(c)(2)):
 - a. is transmitted herewith
(International Publication No. WO 98/13795).
 - b. is not required, as the application was filed with the United States Receiving Office.
 - c. has been transmitted by the International Bureau. A copy of Form PCT/1B/308 is enclosed.
4. A translation of the International application into the English language (35 U.S.C. 371(c)(2)) is transmitted herewith.
5. Amendments to the claims of the International application under PCT Article 19 (35 U.S.C. 371(c)(3)):
 - a. are transmitted herewith.
 - b. have been transmitted by the International Bureau.
6. A translation of the amendments to the claims under PCT Article 19 (38 U.S.C. 371(c)(3)) is transmitted herewith.
7. A copy of the international examination report (PCT/IPEA/409)
 - a. is transmitted herewith.
 - b. is not required as the United States Patent and Trademark Office was the IPEA.
8. Annex(es) to the international preliminary examination report
 - a. is/are transmitted herewith.
 - b. is not required as the United States Patent and Trademark Office was the IPEA.
9. A translation of the annexes to the international preliminary examination report is transmitted herewith.

10. An oath or declaration of the inventor (35 U.S.C. 371(c)(4)) complying with 35 U.S.C. 115 is submitted herewith.
11. An International Search Report (PCT/ISA/210)
 - a. is transmitted herewith.
 - b. has been transmitted by the International Bureau.
 - c. is not required, as the application was searched by the United States International Searching Authority.
12. An Information Disclosure Statement under 37 CFR 1.97 and 1.98 is transmitted herewith, along with Form PTO-1449 and copies of citations listed.
13. An assignment document is transmitted herewith for recording, along with a separate cover sheet.
14. A preliminary amendment is enclosed.
15. A verified statement claiming small entity status is enclosed.
16. Other:

Basic National Fee					Fee
IPEA - US				\$670.00	
ISA - US				\$760.00	
PTO not ISA or IPEA				\$970.00	
Claims meet PCT Art. 33(1)-(4) - IPEA - US				\$96.00	
Filing with EPO or JPO search report				\$840.00	
Enter appropriate basic fee →					\$840.00
Claims*	Number filed		Number extra	Rate	
Total claims	68	-20	48	\$18.00	\$864.00
Independent claims	10	-3	7	\$78.00	\$546.00
Multiple dependent claims (if applicable)					\$260.00
Total of above					\$2,250.00
Small entity statement enclosed, 1 if Yes, 0 if No →					0 \$0.00
Total national fee					\$2,250.00
Fee for recording enclosed assignment					\$40.00
Total fees enclosed					\$2,250.00

*After any attached preliminary amendment reducing the number of claims and/or deleting multiple dependencies.

A check in the amount of \$ 2,250.00 to cover the above fees is enclosed.

Please charge our Deposit Account No. 18-0988 in the amount of \$. A duplicate copy of this sheet is enclosed.

WARNING: TO AVOID ABANDONMENT OF THE APPLICATION THE BASIC NATIONAL FEE MUST BE PAID WITHIN THE 20/30 MONTH TIME LIMIT.

16. The Commissioner is hereby authorized to charge the following additional fees that may be required by this paper and during the entire pendency of this application to our Deposit Account No. 18-0988:

a. 37 CFR 1.492(a)(1), (2), (3), (4) and (5) (filing fees)

WARNING: BECAUSE FAILURE TO PAY THE NATIONAL FEE WITHIN 30 MONTHS WITHOUT EXTENSION (37 CFR S 1.495(B)(2)) RESULTS IN ABANDONMENT OF THE APPLICATION, IT WOULD BE BEST TO ALWAYS CHECK THE ABOVE BOX.

b. 37 CFR 1.492(b), (c) and (d) (presentation of extra claims)

NOTE: Because additional fees for excess or multiple dependent claims not paid on filing or on later presentation must only be paid or these claims cancelled by amendment prior to the expiration of the time period set for response by the PTO in any notice of fee deficiency (37 CFR 1.492(d)), it might be best not to authorize the PTO to charge additional claim fees, except possibly when dealing with amendments after final action.

Respectfully submitted,



Don W. Bulson, Reg. No. 28,192

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